

Received 11/21/2007

PTO/SB/08B (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/046,094		
		Filing Date	1/16/2002		
		First Named Inventor	Jeff S. Eder		
		Art Unit	3692		
		Examiner Name	Sigfried Chencinski		
Sheet		of		Attorney Docket Number	AR - 44

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>Not considered</i>		BALLOW, JOHN; BURGMAN, ROLAND; BURGOZ, SCOTT; "Enhanced Business Reporting"; October 2004, pages 1 - 30, Asset Economics, U.S.A.	
		CHAROENROOK, ANCHANDA; "Does Sentiment Matter?"; December 2003, pages 1 - 44, Financial Management Association International, U.S.A.	
		BANDOPADHYAYA, ARINDAM, JONES, ANNE LEAH; "Measuring investor sentiment in equity markets"; February 2006, v7, pages 208 - 215, Journal Asset Management, U.S.A.	
		PHYSORG.COM, "How much information is too much information?"; pages 1 - 2,, February 15, 2005, PHYSORG.COM, University of Queensland, Australia	

Examiner Signature	<i>[Signature]</i>	Date Considered	11/28/07
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/046,094
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First Named Inventor	Jeff S. Eder
Art Unit	3692
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Sheet

of

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
NOT CONSIDERED	US-	7,246,080 - B1	7-17-2007	Feldman et al.	
	US-	6,317,787 - B1	11-13-2001	Boyd et al.	
	US-				
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FOREIGN PATENT DOCUMENTS

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NOT		ROLL, RICHARD, "A Mean/Variance Analysis of Tracking Error", pages 13 - 22, V18, Summer 1992, Journal of Portfolio Management, U.S.A.	
CONS		UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE, "Intelligent Agents and how they are changing our learning", UMUC website, August 20, 2003	

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	1	ZIPP, ALAN S.; Business valuation methods; 1993, pages 1 - 218, AICPA, U.S.A.	
	2	DAVIDOW, WILLIAM; Accounting systems are completely wrong, Red Herring, January 1, 1995, pages 1 - 3, Red Herring, U.S.A.	
	3	MCTAGGERT, JAMES, KONTES, PETER AND MANKINS, MICHAEL, The value imperative, 1994, pages 1 - 350, The Free Press, U.S.A.	
	4	RAPPAPORT, ALFRED; Creating shareholder value; 1986 & 1998, pages 1 - 195, The Free Press, U.S.A.	
	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, pages 1 - 407, Foresman and Company, U.S.A.	
	6	DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; pages 3 - 444, Princeton University Press, U.S.A.	
	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, pages 47 - 51, AI Expert, U.S.A.	
	8	WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; pages 3 - 447, John Wiley & Sons, U.S.A.	
	9	MOST, KENNETH; Accounting theory; 1977, pages 1 - 348, Grid, Inc., U.S.A.	
	10	HENDRIKSEN, ELDEN, Accounting theory, 1982, pages 1 - 524, Richard D. Irwin, U.S.A.	

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	11	KULKARNI, ARUN; Artificial neural networks for image understanding; 1994; pages 1 - 204, Van Norstrand Reinhold, U.S.A.	
	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; July 1993; pages 1-1 to A4 - 2, Ward Systems Group, U.S.A.	
	13	BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; pages 1 - 741, McGraw Hill, U.S.A.	
	14	FAULKNER, TERRENCE; Applying options thinking to R&D valuation; May/June 1996; pages 50 - 56, Research Technology Management, U.S.A.	
	15	MILLER, MERTON & MODIGLIANI, FRANCO, Dividend policy, growth and the valuation of shares, October 1961, pages 411 - 433, V34, The Journal of Business, U.S.A.	
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	17	WILSON, ALBERT, Emerging approaches to impaired property valuation, April 1996, pages 155 - 170, V64, Appraisal Journal, U.S.A.	
	18	BROWN, GORDON T, Free cash flow appraisal, a better way, April 1996, pages 171 - 182, V64, Appraisal Journal, U.S.A.	
	19	BUSINESS EDITORS & REAL ESTATE INDUSTRY WRITERS, EQK Realty Investors I, 4/2/1992, pages 1 - 3, Press Release, U.S.A.	
	20	SWAD, RANDY, Business valuation, applicable standards for CPA's, September 1995, pages 38 - 43, V65, CPA Journal, U.S.A.	

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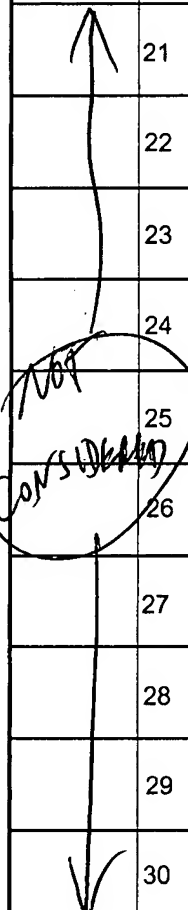
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	21	REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; August 1994; pages 25 - 30, V53, Ohio CPA Journal, U.S.A.	
	22	LIEBICH, KIM; How to value a bank; August 1995; pages 21 - 25, V87, ABA Banking Journal, U.S.A.	
	23	BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer; December 1993, pages 58 - 65, V47, Healthcare Financial Management, U.S.A.	
	24	MAXSON, MARK; Will you get your money's worth?, May/June 1993, pages 54 - 58, V9, Financial Executive, U.S.A.	
	25	FRIEDMAN, RICHARD; Business valuation: calculating it right; October 1994; pages 34 - 39, V10, The Practical Accountant, U.S.A.	
	26	MULLEN, MAGGIE; How to value intangibles; November 1993; pages 92 - 94, V112, Accountancy, U.K.	
	27	STEWART, THOMAS; Trying to grasp the intangible; October 2, 1995, pages 157 - 159, V132, Fortune, U.S.A.	
	28	OUROSOFF, ALEXANDRA; What the world's top brands are worth; September 1, 1992; pages 33 - 49, Finance World, U.S.A.	
	29	PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; V3, Credit Risk Management Report, Philips Business Information	
	30	LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business, November 1995, pages 24 - 28, V65, The CPA Journal, U.S.A.	

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		Application Number	10/166,758
		Filing Date	06/12/2002
		First Named Inventor	Jeff S. Eder
		Art Unit	3623
Examiner Name	Sigfried Chencinski		
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↑	31	HIRSCH, A. ETHAN, What's it worth?, December 21, 1992, page 16, V6, Accounting Today, U.S.A.	
	32	MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D; April 1997; pages 1 - 38, MIT Sloan School of Management, USA	
	33	SIMON, CAROL J. & SULLIVAN, MARY W.; The Measurement and Determinants of Brand Equity; Winter 1993; pages 28 - 52, V12, Marketing Science, U.S.A.	
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Not	35	KAUFMAN, J. JERRY; Value Management; 1998; pages 1 - 90, Crisp Publications, U.S.A.	
Considered	36	HBS Press; Harvard Business Review on Measuring Corporate Performance; 1998; pages 1 - 216, HBS Press, U.S.A.	
	37	KAPLAN, ROBERT & NORTON, DAVID; The Balanced Scorecard; 1996; pages 1 - 311, HBS Press, U.S.A.	
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	39	AMIR, ELI; & LEV, BARUCH, "Value-relevance of non-financial information", August - December 1996, pages 3 - 30, Journal of Accounting and Economics, U.S.A.	
✓	40	ERNST & YOUNG, Measures that Matter, 1997, pages 1 - 16, Ernst & Young Center for Business Innovation, U.S.A.	

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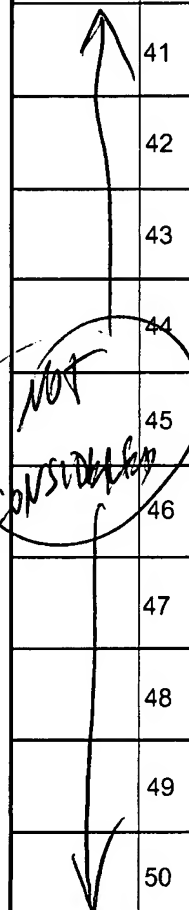
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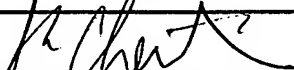
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	41	BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 1999, 1999, pages 1 - 526, Springer, Germany	
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	46	BREWKA, GERHARD, Principles of Knowledge Representation, 1996, pages 1 -311, CSLI Publications, Stanford University, U.S.A.	
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	49	BROWN, JOHN SEELY, et al, "Loosening up: How process networks unlock the power of specialization, 2002, pages 59 - 69, McKinsey Quarterly Special Edition, McKinsey, USA	
	50	BLYTHE, JIM, "An Integrated Environment for Knowledge Acquisition", 2001, pages 13 - 20, Proceedings International Conference on Intelligent User Interfaces, ACM, U.S.A.	

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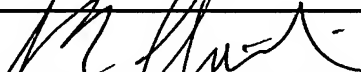
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		Application Number	10/046,094	
		Filing Date	01/16/2002	
		First Named Inventor	Jeff S. Eder	
		Art Unit	3692	
Examiner Name	Sigfried Chencinski			
Sheet		of	Attorney Docket Number	AR - 44

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	51	KOLLER, TIMOTHY, "What is value based management", 3rd Quarter 1994, pages 87 - 101, McKinsey Quarterly, McKinsey, U.S.A.	
	52	BROWN, CAROL; COAKLEY, JAMES; PHILLIPS, MARY ELLEN, "Neural Networks Enter World of Mgmt Accounting, May 1995, pages 51 - 57, V76, Management Accounting, US	
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	56	KNIGHT, JAMES, Value Based Management, 1998, pages 1 - 301, McGraw Hill, U.S.A.	
	57	NEUROSOLUTIONS, Application Summaries from web site, April 1999	
	58	COPELAND, TOM, KOLLER, TIM, MURRIN, JACK, Valuation, 1990, pages 1 - 413, John Wiley and Sons, U.S.A.	
	59	BROWN, CAROLYN, PHILLIPS, MARY ELLEN, Expert Systems for Management Accounting Tasks, 1995, pages 1 - 204, IMA Foundation, U.S.A.	
	60	Anonymous, "Survey: Too Clever by Half", January 24, 2004, page 12, V370, The Economist, U.K.	

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	61	CULP, CHRISTOPHER et al, "Value at Risk for Asset Managers", Derivatives Quarterly, January 8, 1999, pages 22 - 33, V 5, New York, U.S.A.	
	62	CHICAGO MERCANTILE EXCHANGE, "SPAN - Frequently Asked Questions", CME web site, 2/17/2006, FAQ pages 1 - 4, U.S.A.	
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	64	W3C, "Extensible Markup Language (XML)", W3C web site archives, pages 1 - 5, April 1999	
	65	GOLDFARB, CHARLES; & PRESCOD, PAUL; XML Handbook; 1998, pages 20 - 37, Prentice Hall, U.S.A.	
	66	MAIER, DAVID, "Database Desiderata for an XML Query Language"; W3C web site archives, pages 1 - 6, March 2001	
	67	WIDOM, JENNIFER, "Data Management for XML, Research Directions", September 1999, pages 44 - 52, V22, IEEE Data Engineering Bulletin, Special Issue on XML, U.S.A.	
	68	CHAMBERS, ROBERT; QUIGGINS, JOHN; "Resource Allocation and Asset Pricing", pages 1 - 29, November 2002, University of Maryland Working Paper 02 - 20, U.S.A.	
	69	HASENDONCKS, MICHEL, "VBM - Value Driver Tree", June 8, 2005, SAP Corporate Performance Monitoring Seminar. Belgium	
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↑	71	BAGHAI, MEHRDAD, COLEY, STEPHEN & WHITE, DAVID, "The Alchemy of Growth", 1999, pages 2 - 244, Perseus Books, U.S.A.	
	72	BRISYS, ERIC, DE VARENNE, FRANCOIS, Insurance from underwriting to derivatives, 2001, pages 1 - 158, John Wiley and Sons, Inc., U.S.A.	
	73	Anonymous, "The future of finance", The Economist, December 11, 1999, pages 71-72, v353, U.K..	
	74	DOWD, KEVIN, Beyond Value at Risk, 1998, pages 3 - 266, John Wiley & Sons, U.K.	
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	76	MAUBOUSSIN, MICHAEL, "Get Real", June 23, 1999, pages 3 - 30, Credit Suisse First Boston, U.S.A.	
	77	SIEGEL, JEREMY, "The Noisy Market Hypothesis", June 14, 2006, page A14, The Wall Street Journal, U.S.A.	
	78	EDER, JEFF, Hard facts about soft assets (and real options), April 3, 2001, pages 1 - 54, Casualty Actuary Society Seminar on Enterprise Risk Management, U.S.A.	
	79	FARQUHAR, PETER & HAN, JULIE, "Recognizing and measuring your brand assets", July 1991, pages 1 - 29, Report 91-199, Marketing Science Institute, U.S.A.	
✓	80	HULL, JOHN C., Options, futures and other derivatives, 2000, pages 1 - 371, Prentice Hall, U.S.A.	

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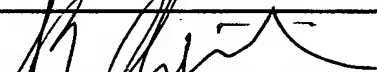
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	81	KLUGE, JURGEN, STEIN, WOLFRAM, LICHT, THOMAS, Knowledge Unplugged, 2001, pages 3 - 207, Palgrave, U.K.	
	82	QUINN, JAMES BRIAN, Intelligent Enterprise, 1992, pages 3 - 458, The Free Press, U.S.A.	
	83	FOWLER, MARTIN; Analysis Patterns: Reusable Object Models, 1997, pages 1 - 342, Addison Wesley, U.S.A.	
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	86	CAOQUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, pages 1 - 442, John Wiley and Sons, Inc., U.S.A.	
	87	HALFORD, GRAEME, BAKER, ROSEMARY, BAIN, JOHN, "How many variables can a human process", Psychological Science, January 2005, pages 70 - 76, V16, U.S.A.	
	88	LORH, STEVE, "Gates tries to inspire future techies", March 2, 2005, page 19, International Herald Tribune, France	
	89	CLARK, PETER et al, "Knowledge entry as the graphical assembly of components", submitted to K-CAP 2001 October 2001, pages 1 - 8, Victoria BC, Canada	
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		First Named Inventor	Jeff S. Eder	
		Art Unit	3692	
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	91	MYERS, RANDY, "Measure for Measure", November 1, 1997, pages 31 - 37, CFO Magazine, U.S.A.	
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<div>↑</div> <div>Not Considered</div> <div>↓</div>		US- 5,224,034 - B1	06-29-1993	Katz, Paul	
		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
		US- 5,128,861 - B1	07-07-1992	Kagami, Akari	
		US- 5,237,495 - B1	08-17-1993	Morii, Hideki	
		US- 3,749,892 - B1	07-31-1973	Stenning, Patrick	
		US- 5,361,201 - B1	11-01-1994	Jost, Allen et al	
		US- 3,933,305 - B1	01-20-1976	Murphy, John Michael	
		US- 4,989,141 - B1	01-29-1991	Lyons, Richard	
		US- 5,317,504 - B1	05-31-1994	Nakayama, Mamoru	
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		US- 6,112,188 - B1	08-29-2000	Harnett, William	
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<div style="font-size: 2em; transform: rotate(-90deg);"> NOT CONSIDERED </div>		EP 0 587 290 A2	03-16-1994	Powers et al		
		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi		
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		US- 5,704,055 - B1	12-30-1997	George et al	
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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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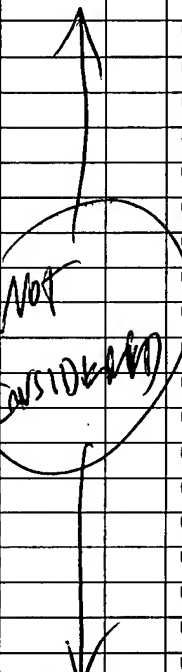
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Application Number	10/046,094
Filing Date	01/16/2002
First Named Inventor	Jeff S. Eder
Art Unit	3692
Examiner Name	Sigfried Chencinski
Attorney Docket Number	AR - 44

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Substitute for form 1449/PTO <h2 style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center;">(Use as many sheets as necessary)</p>		Complete if Known <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>10/046,094</td> </tr> <tr> <td>Filing Date</td> <td>1/16/2002</td> </tr> <tr> <td>First Named Inventor</td> <td>Jeff S. Eder</td> </tr> <tr> <td>Art Unit</td> <td>3692</td> </tr> <tr> <td>Examiner Name</td> <td>Sigfried Chencinski</td> </tr> <tr> <td>Attorney Docket Number</td> <td>AR - 44</td> </tr> </table>		Application Number	10/046,094	Filing Date	1/16/2002	First Named Inventor	Jeff S. Eder	Art Unit	3692	Examiner Name	Sigfried Chencinski	Attorney Docket Number	AR - 44
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